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FROM: Emma Harty

PHONE: 602-382-6347

RE: Serial No. 10/709,859; Confirmation No.: 3858; Our Docket No. 70655.3500

MESSAGE:

To Whom it May Concern:

Attached is the Reply and Amendment in the above-referenced application. Feel free to contact me with any questions at 602-382-6347.

Thank you,
Emma Harty, Reg. No. 56,677

ORIGINAL DOCUMENT: Will be sent

NUMBER OF PAGES (Including Cover): 6

CONFIRMATION NO.:

CLIENT MATTER NO.: 70655.3500

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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Trademark Office at (571) 273-8300 and that a confirmation copy is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on:

Date: November 2, 2005

By: 

Beverly Fletcher

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

PATENT

Applicants: Mark E. Robinson, et al. Attorney Docket No.: 70655.3500
Serial No.: 10/709,859; Confirmation No.: 3858 Group Art Unit: 2876
Filed: June 2, 2004 Examiner: Edwyn Labaze
Title: TRANSACTION AUTHORIZATION SYSTEM AND METHOD

AMENDMENT AND REPLY

Mail Stop Amendments
Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Office Action mailed on September 21, 2005, of which this Reply is filed within the shortened three-month period for reply, please consider the following amendments and remarks:

Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.